

**AMENDMENTS TO THE CLAIMS**

**This listing of claims will replace all prior versions and listings of claims in the application:**

**LISTING OF CLAIMS:**

( Claims 1-19. (canceled). )

20. (new) A financial transaction network for facilitating direct management of financial assets for customers in individual program accounts, comprising:

means allowing a customer to access his individual program account, the individual program account being an account representing an array of accounts that have been individually selected by the customer from the totality of the accounts and including at least one stored value account for a merchant,

a host processor for executing transaction instructions and maintaining individual program account information, said host processor including a database for maintaining individual program account transactions and records,

means for establishing and maintaining a plurality of customer individual program accounts and,

means to support a customers' transactional interchange of said individual program account including access to a stored value account having been pre-authorized by a customer to settle transactions.

21. (new) The financial transaction network of claim 20 further comprising, means to support a plurality of stored value accounts maintained by a merchant for a plurality of customers each having an individual program account.

22. (new) The financial transaction network of claim 20 further comprising, means to support a plurality of demand deposit accounts maintained by a plurality customers in a federally-insured banks as a component of an individual program account.

23. (new) The financial transaction network of claim 21 further comprising, means to support, at a merchant locations, a plurality of point of sale terminals by which a customer may convert the value of a negotiable instrument to a customer's stored value account.

24. (new) The financial transaction network of claim 20 further comprising, means to support an array of mechanisms by which customers may convert value from one account in their individual program account to another account in the same individual program account.

25. (new) The financial transaction network of claim 23 further comprising, means enabling said merchant to utilize point of sale terminals to access services to verify a check presented by a customer to the merchant.

AMENDMENT UNDER 37 C.F.R. § 1.111

U.S. Appln. No. 09/644,560

Attorney Docket No. A7809

26. (new) The financial transaction network of claim 20 further comprising, means for establishing a merchant demand deposit account and providing said merchant access to that same merchant demand deposit account.

27. (new) The financial transaction network of claim 23 further comprising, means enabling said merchant to credit to a customer's stored value account by an amount based on the value of a negotiable instrument presented to the merchant by the customer.

28. (new) The financial transaction network of claim 21 further comprising means enabling a customer to access their stored value account to credit or debit other accounts in their individual program account.

29. (new) The financial transaction network of claim 21 further comprising means enabling a customer to utilize the value in the customer's stored value account and instruct the merchant to credit the customer's demand deposit account at a bank with funds from said merchant's demand deposit account.

30. (new) A method of consumer transaction comprising the steps of:  
establishing a customer individual program account which includes at least one customer stored value account,  
establishing a customer demand deposit account,

establishing a merchant stored value account, and  
executing a transaction between said consumer and said merchant affecting the account balances  
in said customer stored value account, said customer demand deposit account and said  
merchant's stored value account.

31. (new) The method of claim 30 further comprising, the step of pre-approving  
withdrawals from either a customer stored value account or a customer demand deposit account.

32. (new) The method of claim 30 further comprising, the step of establishing accounts  
within said individual program account.

33. (new) The method of claim 30 wherein said step of executing a transaction  
comprising the step of presenting a negotiable instrument at a point of sale at said merchant, to  
credit or debit account balances.

34. (new) The method of claim 30 further comprising the step of providing customer  
access to the customer demand deposit account and said customer individual program account  
accounts to convert balances from one account to another account.

35. (new) The method of claim 30 further comprising the step of providing merchant access to the merchant stored value account to convert a balance to said customer demand deposit account.

36. (new) The method of claim 30 further comprising, the step of establishing a merchant demand deposit account.

37. (new) The method of claim 36 further comprising, the step of converting a balance from said merchant demand deposit account to said customer demand deposit account.

38. (new) The method of claim 31 further comprising, the steps of said customer presenting a negotiable instrument at a point of sale at said merchant, acceptance of the negotiable instrument by the merchant, crediting a corresponding value corresponding to the negotiable instrument to the customer SVA and paying for the purchase of goods from said merchant.

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